# EXHIBIT D

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Account Number: XXXX XXXX XXXX 9948 Closing Date: May 23, 2017



#### ACCOUNT SUMMARY Account Number XXXX XXXX XXXX 9948 Credit Limit \$500.00 Credit Available \$0 Days this Billing Cycle 30 May 23, 2017 Statement Closing Date Amount Past Due \$241.00 Previous Balance Payments \$0.00 - Credits \$0.00 + Purchases \$0.00 + Fees \$47.00 + Cash Advances \$0.00 + INTEREST CHARGES \$19.78 = New Balance \$838.94

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New Balance \$838.94
Minimum Payment Due \$313.00
Payment Due Date June 20, 2017

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$37.00 late fee.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	22 months	1,021.00

If you would like information about credit counseling services, call 1-877-271-1764



#### Questions:

Cardholder Services

1-866-449-4514

Lost or Stolen

1-800-556-5678



## Send Inquiries to:

Cardholder Services

PO Box 3220 Buffalo NY 14240 Mail Payments to:

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PO Box 31292

Tampa FL 33631-3292

**Account Activity Since Last Statement** 

Trans Date	Post Date	Reference Number	Transaction Description	Amount
05/23 05/22	05/23 05/22	F1293004F000F 001	Fees & Other Charges  MONTHLY MAINT FEE (DEBIT) NEWARK DE LATE FEE TOTAL FEES FOR THIS PERIOD	10.00 37.00 47.00
05/23 05/23	05/23 05/23		Interest Charges Interest Charge on Purchases Interest Charge on Cash Advances TOTAL INTEREST FOR THIS PERIOD	19.78 0.00 19.78

## 2017 Totals Year-to-Date

Total fees charged in 2017	\$264.00
Total interest charged in 2017	\$75.84

#### INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge	
Purchases	30.74% (v)	\$772.16	\$19.78	
Cash Advances	30.74% (v)	\$0.00	\$0.00	

(v) = Variable Rate

**Balance Calculation Method:** See reverse side of page 1 for explanation of how the balances subject to interest rate is calculated. We will not charge you interest on purchases if you pay your entire balance by the payment due date.

#### Visit us on the web at: WWW.SURGECARDINFO.com

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION AND BILLING RIGHTS SUMMARY.

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PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW 5 DAYS FOR MAIL DELIVERY

Surge PO BOX 31292 Tampa FL 33631-3292

Check box to indicate address change on back of this coupon

Mail Payments to:

# PAYMENT INFORMATION

Account Number:

XXXX XXXX XXXX 9948

New Balance:

\$838.94

Minimum Payment Due:

\$313.00 June 20, 2017

Payment Due Date:

Amount Enclosed: \$

PLEASE MAKE YOUR PAYMENT PAYABLE TO: SURGE

MILLARD D NORTON III 738 PARK AVE APT 2R WOONSOCKET RI 02895-5836

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Case 1:17-bk-10644 Doc 11-4 Filed 06/03/17 Entered 06/03/17 11:21:32 Desc Exhibit Subsequent collection letter of Page 3 of 3

Account Number: XXXX XXXX XXXX 9948 Closing Date: May 23, 2017



**Important News** 

YOUR ACCOUNT IS NOW SERIOUSLY PAST DUE AND WE ARE CONSIDERING ADDITIONAL COLLECTION ACTION. PLEASE CALL 1-866-513-4614 TODAY.

FOR A FREE, EASY AND SECURE WAY TO ACCESS YOUR CREDIT CARD ACCOUNT, VISIT <u>WWW.SURGECARDINFO.COM.</u>
FEATURES INCLUDE ELECTRONIC STATEMENT DELIVERY, VIEW CURRENT TRANSACTION INFORMATION, MAKE PAYMENTS AND MUCH MORE!

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